

**Table VII.E.3(2004) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	23.6%	23.2%	26.1%	25.9%	28.7%	22.7%
New England:						
Connecticut	20.9%	20.5%	24.6%	21.1%	18.2%	21.1%
Maine	27.6%	26.9%	29.3%	33.3%	32.3%	26.8%
Massachusetts	23.2%	22.8%	20.8%	36.7%	26.5%	22.7%
New Hampshire	23.7%	24.3%	18.7%	44.4%	30.1%	22.5%
Rhode Island	21.3%	21.8%	25.1% *	13.8% *	20.3% *	21.5%
Vermont	20.0%	19.2%	29.9%	17.0% *	25.1%	19.4%
Middle Atlantic:						
New Jersey	19.9%	19.8%	19.9%	21.7%	29.3%	18.8%
New York	20.2%	19.0%	29.4%	28.2%	27.3%	19.2%
Pennsylvania	21.5%	20.8%	26.0%	26.3%	26.1%	20.9%
East North Central:						
Illinois	22.9%	22.5%	24.3%	28.7%	26.2%	22.3%
Indiana	22.0%	21.9%	25.8%	17.6% *	23.8%	21.7%
Michigan	17.3%	16.1%	21.3%	28.6%	31.3%	15.8%
Ohio	20.6%	19.4%	32.0%	19.4%	17.8% *	21.4%
Wisconsin	22.8%	22.2%	22.6% *	31.2%	31.9%	22.0%
West North Central:						
Iowa	24.5%	24.6%	32.8%	20.0%	30.1%	23.5%
Kansas	24.1%	22.7%	35.4%	23.7% *	23.4%	24.3%
Minnesota	22.5%	21.2%	33.4%	22.1% *	27.2%	22.0%
Missouri	23.7%	24.5%	20.9%	21.0% *	20.9%	24.3%
Nebraska	25.0%	24.0%	30.6% *	23.9%	17.5% *	25.9%
North Dakota	26.3%	23.8%	50.5%	25.6%	32.1%	26.0%
South Dakota	29.5%	26.4%	64.5%	40.2%	31.2%	28.6%
South Atlantic:						
Delaware	21.3%	20.4%	26.4%	25.9%	28.0%	20.1%
District of Columbia	19.5%	19.2%	25.0%	33.9%	33.5%	18.9%
Florida	27.1%	26.9%	29.1%	31.7%	32.3%	26.2%
Georgia	26.5%	25.8%	23.2% *	45.7%	37.8%	24.7%
Maryland	24.4%	23.6%	28.8%	26.2% *	32.1%	23.9%
North Carolina	26.5%	25.5%	32.2%	44.0%	30.1%	25.7%
South Carolina	25.3%	24.1%	33.4%	25.5%	31.7%	23.9%
Virginia	25.7%	25.4%	26.8%	30.5%	25.7%	25.7%
West Virginia	22.6%	22.6%	18.2%	28.9%	22.6%	22.5%
East South Central:						
Alabama	18.3%	17.8%	28.1%	34.9%	31.7%	16.1%
Kentucky	22.3%	21.3%	31.3%	31.9% *	32.7%	20.1%
Mississippi	26.2%	25.7%	40.2%	11.9% *	24.4%	26.6%
Tennessee	27.3%	26.1%	34.0%	33.9%	35.1%	24.6%
West South Central:						
Arkansas	25.7%	26.3%	18.8% *	34.6%	30.3%	24.5%
Louisiana	31.0%	32.0%	21.1%	27.2% *	39.2%	29.0%
Oklahoma	26.6%	26.1%	28.8%	38.0%	37.3%	25.0%
Texas	27.1%	26.8%	32.0%	26.3% *	34.5%	25.2%
Mountain:						
Arizona	27.5%	27.6%	26.9%	25.0%	30.9%	27.2%
Colorado	24.7%	23.6%	34.8%	35.5%	27.7%	24.2%
Idaho	21.7%	20.3%	29.2%	26.1% *	27.0%	20.4%
Montana	26.4%	26.3%	28.1%	22.3%	32.5%	24.9%
Nevada	25.4%	26.2%	20.6%	21.9% *	23.2%	25.7%
New Mexico	20.2%	18.2%	33.3%	22.9% *	31.7%	17.1%
Utah	32.3%	32.4%	28.3%	36.0%	37.0%	31.5%
Wyoming	23.5%	22.8%	32.3%	11.3% *	21.7%	24.3%
Pacific:						
Alaska	23.2%	21.3%	33.9%	32.2%	39.2%	22.0%
California	24.3%	24.7%	21.4%	21.3%	28.9%	23.5%
Hawaii	27.3%	29.1%	20.5%	23.6% *	25.9%	27.6%
Oregon	21.8%	23.7%	15.0%	24.5% *	21.5% *	21.9%
Washington	21.9%	21.6%	24.3%	21.5%	25.3%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.3(2004) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.53%	0.64%	1.04%	1.48%	1.16%	0.52%
New England:						
Connecticut	1.20%	1.31%	3.04%	5.01%	3.57%	1.32%
Maine	2.14%	2.36%	4.66%	6.26%	4.99%	2.33%
Massachusetts	0.79%	0.65%	5.31%	8.41%	6.18%	0.80%
New Hampshire	1.57%	1.88%	3.52%	12.40%	5.48%	1.73%
Rhode Island	2.51%	2.82%	8.56% *	5.23% *	7.10% *	3.15%
Vermont	2.56%	3.08%	8.54%	7.63% *	5.10%	2.97%
Middle Atlantic:						
New Jersey	1.26%	1.51%	5.07%	6.43%	5.04%	1.63%
New York	0.85%	1.19%	5.02%	6.17%	2.89%	1.04%
Pennsylvania	1.30%	1.36%	5.86%	4.26%	4.34%	1.23%
East North Central:						
Illinois	2.78%	2.91%	4.05%	7.29%	2.60%	2.95%
Indiana	1.60%	1.95%	5.01%	6.03% *	3.82%	1.87%
Michigan	2.44%	2.31%	4.22%	8.02%	6.71%	1.71%
Ohio	2.14%	1.94%	6.60%	4.78%	5.90% *	1.37%
Wisconsin	1.68%	1.68%	9.48% *	3.96%	6.89%	1.50%
West North Central:						
Iowa	1.14%	1.43%	7.89%	5.54%	4.51%	1.58%
Kansas	2.41%	2.36%	4.98%	9.78% *	6.54%	3.04%
Minnesota	1.23%	0.99%	5.69%	6.74% *	6.31%	1.34%
Missouri	2.49%	2.19%	5.68%	8.05% *	5.64%	2.49%
Nebraska	2.19%	2.12%	9.54% *	6.37%	9.41% *	2.58%
North Dakota	5.09%	6.58%	10.07%	7.61%	9.02%	5.79%
South Dakota	3.01%	2.37%	15.66%	10.60%	6.46%	4.10%
South Atlantic:						
Delaware	1.46%	1.46%	5.80%	6.48%	5.59%	1.79%
District of Columbia	1.77%	1.89%	4.12%	9.98%	7.49%	1.86%
Florida	2.58%	3.21%	5.48%	7.79%	4.14%	2.65%
Georgia	0.94%	1.25%	6.99% *	9.01%	4.31%	0.66%
Maryland	2.89%	3.91%	4.06%	10.00% *	4.60%	3.22%
North Carolina	2.50%	2.51%	5.59%	8.81%	4.64%	2.46%
South Carolina	1.42%	1.39%	8.13%	6.67%	4.91%	1.30%
Virginia	1.28%	1.57%	6.69%	8.77%	4.30%	1.35%
West Virginia	1.61%	1.89%	4.73%	7.81%	3.62%	1.57%
East South Central:						
Alabama	3.05%	3.14%	7.17%	10.44%	4.07%	3.31%
Kentucky	2.52%	2.79%	7.89%	9.88% *	4.68%	2.59%
Mississippi	3.01%	3.30%	10.45%	4.29% *	4.99%	3.39%
Tennessee	2.24%	2.53%	5.99%	8.59%	3.13%	2.80%
West South Central:						
Arkansas	1.38%	1.43%	6.66% *	9.78%	4.83%	2.35%
Louisiana	2.40%	2.62%	5.65%	8.85% *	8.71%	2.87%
Oklahoma	1.91%	1.43%	7.91%	7.41%	6.53%	2.11%
Texas	1.35%	1.34%	4.72%	8.87% *	1.67%	1.45%
Mountain:						
Arizona	1.59%	1.79%	6.06%	6.86%	3.93%	1.78%
Colorado	1.55%	1.60%	7.84%	8.35%	4.87%	2.24%
Idaho	3.31%	4.06%	7.37%	9.89% *	5.03%	3.03%
Montana	3.45%	3.69%	6.74%	6.42%	5.42%	4.04%
Nevada	2.96%	3.03%	4.27%	10.65% *	4.46%	3.60%
New Mexico	2.88%	3.07%	5.82%	8.87% *	5.35%	3.11%
Utah	3.16%	3.55%	6.71%	8.13%	3.87%	3.28%
Wyoming	1.97%	1.12%	9.04%	5.18% *	5.04%	2.39%
Pacific:						
Alaska	1.64%	1.62%	9.79%	7.48%	8.89%	1.66%
California	0.95%	1.82%	5.05%	5.47%	3.56%	0.71%
Hawaii	1.37%	1.26%	4.10%	8.38% *	3.75%	1.53%
Oregon	1.92%	1.99%	3.49%	8.92% *	7.55% *	2.27%
Washington	2.40%	3.83%	4.63%	5.22%	4.79%	3.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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